

**APPENDIX A**

**CLAIM CHART SHOWING PASSAGES FROM THE OCTOBER 7, 1999 DESIGN  
DOCUMENT THAT DISCLOSE CLAIM ELEMENTS ASSERTED BY THE  
EXAMINER TO BE DISCLOSED IN THE FERBER PUBLICATION**

<b>Claim</b>	<b>Claim element</b>	<b>Support in October 7, 1999 Design Document</b>
1-27, 34-38	A method for presenting a show on an automated teller machine (ATM)	"Targeted Ads - play when there is a customer using the ATM. After the customer is identified via the card read, ads that have been specified for this customer will be activated. The Targeted ads will play throughout the customer session." [p. 21]
1	providing access to a memory area containing a plurality of show elements	"Web Server Ad Database" [p. 55]  "Systems Level Flowchart" on p. 13 shows different databases and system elements for storing a plurality of advertisements and associating advertisements with customers. See, e.g., "Customer/Ad Profiles" database, "Ad Selection," "Campaign Loader," "Ad Database Administration," and "IBM Mainframe."
1	associating a subset of said plurality of show elements with a market category	"2. Ad Profile Definition: An ad refers to any advertising content that will be presented to the customer. The fields used in an ad profile definition are: . . .  Ad Type - the type of ad. Types are: Background; Attract; Targeted; ...  Campaign Associations - name(s) of the campaign(s) that this ad should be associated with.  Product Categories - the name(s) of the banking products that this ad should be associated with." [p. 56]  "3. Customer Profile Definition: Customer profiles are ways to categorize Web ATM users in various ways. The system will provide an initial set of customer profiles that correspond to the different customer segment values. The administrator will also be able to define special customer profiles by either providing a file containing specific card numbers or by providing a file containing Card prefix values.  - Customer Profile ID – the name of this customer profile. The system will provide several standard customer profiles  - Profile Type – defines the processing used by the system. Values are:  - None – used when there is no customer  - Proprietary Default – used when BofA customer information is unavailable.

		<ul style="list-style-type: none"> <li>- Acquired Default – used for not-on-us customers</li> <li>- Customer Segment – use the value contained on the CIF (e.g., PLUS)</li> <li>- Market Set – use the Web ATM database of BofA card numbers</li> <li>- Card Prefix – use the not-on-us Card prefix database” [pp. 56-57]</li> </ul> <p>“5. Linking Ads to Customer Profiles . . .</p> <p>The administrator may select multiple ads for a particular customer profile. . . . The fields used on this form are:</p> <ul style="list-style-type: none"> <li>- Customer Profile ID - the value of a defined customer profile. The system provides a list box of all customer profiles for the user to select. Multiple customer profiles may be selected</li> <li>- Campaign – the value of a defined campaign. The system provides a list box of the valid (i.e., non-expired) campaigns for the user to select. Multiple campaigns can be selected.</li> <li>- Ad Type – the type (e.g., background, targeted, teaser) of the ad. This is a protected field.</li> <li>- Ad ID – the ID of the Ad that the user wants to link to this set of customer profiles.</li> <li>- Relative Priority – the order this ad should play relative to other ads defined for this customer profile and ad type” [p. 57]</li> </ul> <p>“6. Linking Ads to Market Classes: . . .</p> <p>When ATMs are defined to the system, they are also a given ‘market class’. The market class is a way to specify that the ATM has a specific business arrangement (e.g., Lucky’s), has a specific location (e.g., Bay Area), has a specific capability (e.g., Web ATM), or any combination of the three. Today we use market class to determine the set of graphics that the ATM will receive.” [p. 58]</p>
1	in response to activation of said ATM by a user associated with said market category, selecting one or more show elements from said subset to form a playlist	<p>“After the customer is identified via the card read, ads that have been specified for this customer will be activated. The Targeted ads will play throughout the customer session.” [p. 21]</p> <p>“Once the Customer Profile is known, the Web ATM will use similar processing to select the specific ads for play as it used in the Out of Session processing.... If there is more than one ad that satisfies any of the retrievals, the Web Server will invoke override processing.... If no ad is specified, the defaults will be used. These ads will play until the customer session is completed.” [p. 39]</p> <p>“b) Customer Ad Selection Process</p>

	<p>After the customer has been identified, the ATM will change personality based on customer information. ... The Background and advertising content may be tailored to the customer. During transaction processing, a customer specific Targeted Ad will play. Customer differentiation is based on different criteria. The advertising content for a Bank of America customer can be specified at three levels:</p> <ul style="list-style-type: none"><li>- BofA Card Number - the Web ATM administrator has the ability to define the advertising content by specific card number. This is envisioned like a telemarketing campaign where specific customers are targeted for specific products.</li><li>- Customer Segment - if this customer's card number is not defined on the Web ATM database, the customer <i>segment</i> will be used. The customer segment types are Basic, Associate, High Value, Plus, Premier, and Private.</li><li>- Default On-Us - if the customer segment is unavailable, the Web ATM will use default advertising material.</li></ul> <p>For acquired, or not-on-us, customers, the Web ATM supports two levels of differentiation:</p> <ul style="list-style-type: none"><li>- Card Prefix - Advertising content can be specified by the Bank ID number. For example, Wells Fargo or First Union customers can be targeted for specific ad content.</li><li>- Acquirer Default - If the card prefix value is not found on the Web ATM database, or the card used is a credit card, the Acquirer Default content will be used.</li></ul> <p>The system will determine the customer profile by using the following algorithm:</p> <ol style="list-style-type: none"><li>1. If the card is proprietary, then<ol style="list-style-type: none"><li>a) look up in user-supplied customer lists - if found use that value</li><li>b) else get customer segment value - if available use segment value</li><li>c) else use Proprietary Default</li></ol></li><li>2. If the card is not-on-us then<ol style="list-style-type: none"><li>a) look up in the card prefix database - if found use that value</li><li>b) else use Acquired Default</li></ol></li></ol> <p>Once the Customer Profile is known, the Web ATM will use similar processing to select the specific ads for play as it used in the Out of Session processing:</p> <ul style="list-style-type: none"><li>- Use the Customer Profile to obtain the ad name that has a</li></ul>
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		<p>Background ad type</p> <ul style="list-style-type: none"> <li>- Serve up the graphics file that is specified by that ad name</li> <li>- Use the Customer Profile to obtain the ad name that has a Targeted ad type [then Teaser ad type, then Closer ad type, then Receipt ad type]</li> <li>- Serve up the graphics file that is specified by that ad name</li> </ul> <p>If there is more than one ad that satisfies any of the retrievals, the Web Server will invoke override processing.... If no ad is specified, the defaults will be used. These ads will play until the customer session is completed.” [pp. 38-39]</p> <p>“When the customer dialog includes multiple transactions vary the advertising presented to the customer. The sequence should be to show any ad targeted for the individual, followed by ads for the customer segment within the ATMs geographic location, followed by ads for the customer segment, followed by the default ad for the system. The system should support the sequencing of multiple ads within a customer dialog.” [p. 7]</p>
1	displaying said one or more show elements identified by said playlist to said user	<p>“After the customer is identified via the card read, ads that have been specified for this customer will be activated. The Targeted ads will play throughout the customer session.” [p. 21]</p>
2, 35	wherein said market category is defined by one or more traits	<p>“2. Ad Profile Definition: An ad refers to any advertising content that will be presented to the customer. The fields used in an ad profile definition are: . . .</p> <p>Ad Type - the type of ad. Types are: Background; Attract; Targeted; ...</p> <p>Campaign Associations - name(s) of the campaign(s) that this ad should be associated with.</p> <p>Product Categories - the name(s) of the banking products that this ad should be associated with.” [p. 56]</p> <p>“3. Customer Profile Definition: Customer profiles are ways to categorize Web ATM users in various ways. The system will provide an initial set of customer profiles that correspond to the different customer segment values. The administrator will also be able to define special customer profiles by either providing a file containing specific card numbers or by providing a file containing Card prefix values.</p> <ul style="list-style-type: none"> <li>- Customer Profile ID – the name of this customer profile. The system will provide several standard customer profiles</li> <li>- Profile Type – defines the processing used by the system.</li> </ul>

		<p>Values are:</p> <ul style="list-style-type: none"> <li>- None – used when there is no customer</li> <li>- Proprietary Default – used when BofA customer information is unavailable.</li> <li>- Acquired Default – used for not-on-us customers</li> <li>- Customer Segment – use the value contained on the CIF (e.g., PLUS)</li> <li>- Market Set – use the Web ATM database of BofA card numbers</li> <li>- Card Prefix – use the not-on-us Card prefix database” [pp. 56-57]</li> </ul> <p>“5. Linking Ads to Customer Profiles . . .</p> <p>The administrator may select multiple ads for a particular customer profile. . . . The fields used on this form are:</p> <ul style="list-style-type: none"> <li>- Customer Profile ID - the value of a defined customer profile. The system provides a list box of all customer profiles for the user to select. Multiple customer profiles may be selected</li> <li>- Campaign – the value of a defined campaign. The system provides a list box of the valid (i.e., non-expired) campaigns for the user to select. Multiple campaigns can be selected.</li> <li>- Ad Type – the type (e.g., background, targeted, teaser) of the ad. This is a protected field.</li> <li>- Ad ID – the ID of the Ad that the user wants to link to this set of customer profiles.</li> <li>- Relative Priority – the order this ad should play relative to other ads defined for this customer profile and ad type” [p. 57]</li> </ul> <p>“6. Linking Ads to Market Classes: . . .</p> <p>When ATMs are defined to the system, they are also a given ‘market class’. The market class is a way to specify that the ATM has a specific business arrangement (e.g., Lucky’s), has a specific location (e.g., Bay Area), has a specific capability (e.g., Web ATM), or any combination of the three. Today we use market class to determine the set of graphics that the ATM will receive.” [p. 58]</p>
3, 36	wherein one of said traits is possession of an access card	<p>“b) Customer Ad Selection Process</p> <p>After the customer has been identified, the ATM will change personality based on customer information. . . . The Background and advertising content may be tailored to the customer. During transaction processing, a customer specific Targeted Ad will play. Customer differentiation is based on different criteria. The advertising content for a Bank of America customer can be</p>

		<p>specified at three levels:</p> <ul style="list-style-type: none"> <li>- BofA Card Number - the Web ATM administrator has the ability to define the advertising content by specific card number. This is envisioned like a telemarketing campaign where specific customers are targeted for specific products.</li> <li>- Customer Segment - if this customer's card number is not defined on the Web ATM database, the customer <i>segment</i> will be used. The customer segment types are Basic, Associate, High Value, Plus, Premier, and Private.</li> <li>- Default On-Us - if the customer segment is unavailable, the Web ATM will use default advertising material.</li> </ul> <p>For acquired, or not-on-us, customers, the Web ATM supports two levels of differentiation:</p> <ul style="list-style-type: none"> <li>- Card Prefix - Advertising content can be specified by the Bank ID number. For example, Wells Fargo or First Union customers can be targeted for specific ad content.</li> <li>- Acquirer Default - If the card prefix value is not found on the Web ATM database, or the card used is a credit card, the Acquirer Default content will be used." [p. 38]</li> </ul> <p>"Show targeted advertising to an entire segment of customers (Basic, Associate, High Value, Plus, Premier, and Private). Additionally, support two segments of acquired customers (Basic and Targeted). Targeted acquired customers are recognized by BIN" [p. 7]</p> <p>"3. Customer Profile Definition: Customer profiles are ways to categorize Web ATM users in various ways. The system will provide an initial set of customer profiles that correspond to the different customer segment values. The administrator will also be able to define special customer profiles by either providing a file containing specific card numbers or by providing a file containing Card prefix values.</p> <ul style="list-style-type: none"> <li>- Customer Profile ID – the name of this customer profile. The system will provide several standard customer profiles</li> <li>- Profile Type – defines the processing used by the system. Values are: <ul style="list-style-type: none"> <li>- None – used when there is no customer</li> <li>- Proprietary Default – used when BofA customer information is unavailable.</li> <li>- Acquired Default – used for not-on-us customers</li> <li>- Customer Segment – use the value contained on the CIF (e.g., PLUS)</li> </ul> </li> </ul>
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		<ul style="list-style-type: none"> <li>- Market Set – use the Web ATM database of BofA card numbers</li> <li>- Card Prefix – use the not-on-us Card prefix database” [pp. 56-57]</li> </ul>
4, 37	wherein one of said traits is a user relationship	<p>[According to the Examiner, “Ferber does not expressly disclose that one of the traits is a user relationship, but does disclose that the traits include a user profile (e.g., paragraph 23), and official notice is taken that it is well known for user profiles to comprise user relationships.” Office Action, p. 5 and pp. 15-16.]</p> <p>“Show targeted advertising to an entire segment of customers (Basic, Associate, High Value, Plus, Premier, and Private). Additionally, support two segments of acquired customers (Basic and Targeted). Targeted acquired customers are recognized by BIN” [p. 7]</p> <p>“3. Customer Profile Definition: Customer profiles are ways to categorize Web ATM users in various ways. The system will provide an initial set of customer profiles that correspond to the different customer segment values. The administrator will also be able to define special customer profiles by either providing a file containing specific card numbers or by providing a file containing Card prefix values.</p> <ul style="list-style-type: none"> <li>- Customer Profile ID – the name of this customer profile. The system will provide several standard customer profiles</li> <li>- Profile Type – defines the processing used by the system. Values are: <ul style="list-style-type: none"> <li>- None – used when there is no customer</li> <li>- Proprietary Default – used when BofA customer information is unavailable.</li> <li>- Acquired Default – used for not-on-us customers</li> <li>- Customer Segment – use the value contained on the CIF (e.g., PLUS)</li> </ul> </li> <li>- Market Set – use the Web ATM database of BofA card numbers</li> <li>- Card Prefix – use the not-on-us Card prefix database” [pp. 56-57]</li> </ul>
5, 38	wherein one of said traits is an ATM market class	<p>“6. Linking Ads to Market Classes: . . .</p> <p>When ATMs are defined to the system, they are also a given ‘market class’. The market class is a way to specify that the ATM has a specific business arrangement (e.g., Lucky’s), has a specific location (e.g., Bay Area), has a specific capability (e.g., Web ATM), or any combination of the three. Today we use market class to determine the set of graphics that the ATM will receive.”</p>

		[p. 58]
6	wherein said step of selecting one or more show elements comprises: retrieving a list of show elements from a profile	<p>“Once the Customer Profile is known, the Web ATM will use similar processing to select the specific ads for play as it used in the Out of Session processing:</p> <ul style="list-style-type: none"> <li>- Use the Customer Profile to obtain the ad name that has a Background ad type</li> <li>- Serve up the graphics file that is specified by that ad name</li> <li>- Use the Customer Profile to obtain the ad name that has a Targeted ad type [then Teaser ad type, then Closer ad type, then Receipt ad type]</li> <li>- Serve up the graphics file that is specified by that ad name</li> </ul> <p>If there is more than one ad that satisfies any of the retrievals, the Web Server will invoke override processing.... If no ad is specified, the defaults will be used. These ads will play until the customer session is completed.” [pp. 38-39]</p>
7	wherein said profile comprises: an access card identifier	<p>“Show advertising to specific targeted customers based upon predefined marketing data. These ads will target specific individuals based upon the debit card account number.” [p. 7]</p> <p>“BofA Card Number - the Web ATM administrator has the ability to define the advertising content by specific card number. This is envisioned like a telemarketing campaign where specific customers are targeted for specific products.” [p. 38]</p>
8	wherein said profile comprises: an identifier for said user	<p>“Show advertising to specific targeted customers based upon predefined marketing data. These ads will target specific individuals based upon the debit card account number.” [p. 7]</p> <p>“3. Customer Profile Definition: Customer profiles are ways to categorize Web ATM users in various ways. The system will provide an initial set of customer profiles that correspond to the different customer segment values. The administrator will also be able to define special customer profiles by either providing a file containing specific card numbers or by providing a file containing Card prefix values.” [p. 56]</p>
9	wherein said profile comprises: an identifier for said ATM	<p>[The Examiner asserts that “Ferber discloses that the profile comprises an identifier for the ATM (inherent as necessary to base show elements on the location of the ATM, as disclosed in paragraph 24).” Office Action, page 6.]</p> <p>“Support the ability to vary segmented advertisements based upon the geographic location of the ATM.” [p. 7]</p> <p>When ATMs are defined to the system, they are also a given ‘market class’. The market class is a way to specify that the ATM has a specific business arrangement (e.g., Lucky’s), has a specific</p>



		location (e.g., Bay Area), has a specific capability (e.g., Web ATM), or any combination of the three. Today we use market class to determine the set of graphics that the ATM will receive.” [p. 58]
10	ordering said playlist prior to said step of displaying said one or more show elements	<p>“When the customer dialog includes multiple transactions vary the advertising presented to the customer. The sequence should be to show any ad targeted for the individual, followed by ads for the customer segment within the ATMs geographic location, followed by ads for the customer segment, followed by the default ad for the system. The system should support the sequencing of multiple ads within a customer dialog.” [p. 7]</p> <p>“5. Linking Ads to Customer Profiles . . .</p> <p>The administrator may select multiple ads for a particular customer profile. . . . The fields used on this form are: - Customer Profile ID. . . ; . . . - Ad ID. . . ;</p> <p>- Relative Priority – the order this ad should play relative to other ads defined for this customer profile and ad type” [p. 57]</p>
12	wherein said plurality of show elements comprises at least one advertisement	“After the customer is identified via the card read, ads that have been specified for this customer will be activated. The Targeted ads will play throughout the customer session.” [p. 21]
15, 16	providing a contact device that is responsive to an input from said user	<p>“the ATM should contain a tactile keypad” [p. 5]</p> <p>“The customer will be prompted with text displayed in this zone to ‘select a function’ or ‘enter their PIN.’ . . . As customers type numbers from the keypad, they will be displayed in the Input Box.” [p. 21]</p>
18	set of show elements is selected based on a market class for said ATM	<p>“When ATMs are defined to the system, they are also a given ‘market class’. The market class is a way to specify that the ATM has a specific business arrangement (e.g., Lucky’s), has a specific location (e.g., Bay Area), has a specific capability (e.g., Web ATM), or any combination of the three. Today we use market class to determine the set of graphics that the ATM will receive.” [p. 58]</p> <p>“To define the ad association, the administrator must have added the market class to the Customer Profile table (see section B.3). Then the administrator uses the same linkage capability referenced in section B.5 to assign a set of ads to the market class.” [p. 58]</p> <p>“Once the Customer Profile is known, the Web ATM will use similar processing to select the specific ads for play as it used in the Out of Session processing:</p> <p>- Use the Customer Profile to obtain the ad name that has a</p>

		<p>Background ad type</p> <ul style="list-style-type: none"> <li>- Serve up the graphics file that is specified by that ad name</li> <li>- Use the Customer Profile to obtain the ad name that has a Targeted ad type [then Teaser ad type, then Closer ad type, then Receipt ad type]</li> <li>- Serve up the graphics file that is specified by that ad name</li> </ul> <p>If there is more than one ad that satisfies any of the retrievals, the Web Server will invoke override processing.... If no ad is specified, the defaults will be used. These ads will play until the customer session is completed.” [pp. 38-39]</p> <p>“After an ATM is brought up, it will query the Web Server. The Web server will:</p> <ul style="list-style-type: none"> <li>• Retrieve the Market Class of the ATM</li> <li>• Use the Market Class to obtain the ad name that has a <i>Background</i> ad type (this association is described in section B)</li> <li>• Serve up the graphics file that is specified by that ad name</li> <li>• Use the Market Class to obtain the ad that has an <i>Attract</i> ad type</li> <li>• Serve up the graphics file that is specified by that ad name</li> <li>• Use the Market Class to obtain the ad that has a <i>Teaser</i> ad type</li> </ul> <p>Serve up the graphics file that is specified by that ad name” [pp. 37-38]</p>
27	retrieving a set of user preferences in response to said activation	<p>“The Web ATM provides the ability to interact with the new ‘Model II’ infrastructure to deliver a screen presentation that is personalized to the customer using the ATM. Over time this will include: . . .</p> <ul style="list-style-type: none"> <li>- the ability to implicitly determine which language to display on the screen</li> <li>- dynamically adjusting the customer interaction based upon their preferences (e.g. default transaction, font size, voice, ...)” [p. 3]</li> </ul> <p>“Ads will be in the language specified by the customer at PIN entry time.” [p. 7]</p>
27	input from said user, wherein said input consists of a personal identification	<p>“Enter PIN (ID Code) then press this key” [p. 24]</p> <p>“The customer will be prompted with text displayed in this zone to “select a function” or “enter their PIN.” . . . As customers type numbers from the keypad, they will be displayed in the Input</p>

	number	Box.” [p. 21]
30, 32	inserting an access card into said ATM	<p>“Please insert your card” [p. 24]</p> <p>“After the customer is identified via the card read....” [p. 21]</p>
30, 32	providing a personal identification number	<p>“Enter PIN (ID Code) then press this key” [pp. 24, 42]</p> <p>“The customer will be prompted with text displayed in this zone to ‘select a function’ or ‘enter their PIN.’ ... As customers type numbers from the keypad, they will be displayed in the Input Box.” [p. 21]</p>
33	displaying a show in response to activation of said automated teller machine (ATM) by a user	<p>“After the customer is identified via the card read, ads that have been specified for this customer will be activated. The Targeted ads will play throughout the customer session.” [p. 21]</p>
34	An apparatus for presenting a show on an automated teller machine (ATM), comprising a memory area containing a plurality of show elements	<p>“After the customer is identified via the card read, ads that have been specified for this customer will be activated. The Targeted ads will play throughout the customer session.” [p. 21]</p> <p>“Web Server Ad Database” [p. 55]</p> <p>“Systems Level Flowchart” on p. 13 shows different databases and system elements for storing a plurality of advertisements and associating advertisements with customers. See, e.g., “Customer/Ad Profiles” database, “Ad Selection,” “Campaign Loader,” “Ad Database Administration,” and “IBM Mainframe.”</p>
34	a processor that monitors activity on said ATM; wherein said processor, in response to activation of said ATM by a user associated with a market category	<p>“Systems Level Flowchart” on p. 13 shows different databases and system elements for storing a plurality of advertisements and associating advertisements with customers. See, e.g., “Customer/Ad Profiles” database, “Ad Selection,” “Campaign Loader,” “Ad Database Administration,” and “IBM Mainframe.”</p> <p>“Show targeted advertising to an entire segment of customers (Basic, Associate, High Value, Plus, Premier, and Private). Additionally, support two segments of acquired customers (Basic and Targeted). Targeted acquired customers are recognized by BIN” [p. 7]</p> <p>“3. Customer Profile Definition: Customer profiles are ways to categorize Web ATM users in various ways. The system will provide an initial set of customer profiles that correspond to the different customer segment values. The administrator will also be able to define special customer profiles by either providing a file containing specific card numbers or by providing a file containing Card prefix values.</p> <p>- Customer Profile ID – the name of this customer profile. The</p>

		<p>system will provide several standard customer profiles</p> <ul style="list-style-type: none"> <li>- Profile Type – defines the processing used by the system. Values are:</li> <li>- None – used when there is no customer</li> <li>- Proprietary Default – used when BofA customer information is unavailable.</li> <li>- Acquired Default – used for not-on-us customers</li> <li>- Customer Segment – use the value contained on the CIF (e.g., PLUS)</li> <li>- Market Set – use the Web ATM database of BofA card numbers</li> <li>- Card Prefix – use the not-on-us Card prefix database” [pp. 56-57]</li> </ul>
	retrieves one or more of said plurality of show elements from said memory area	<p>“Once the Customer Profile is known, the Web ATM will use similar processing to select the specific ads for play as it used in the Out of Session processing:</p> <ul style="list-style-type: none"> <li>- Use the Customer Profile to obtain the ad name that has a Background ad type</li> <li>- Serve up the graphics file that is specified by that ad name</li> <li>- Use the Customer Profile to obtain the ad name that has a Targeted ad type [then Teaser ad type, then Closer ad type, then Receipt ad type]</li> <li>- Serve up the graphics file that is specified by that ad name</li> </ul> <p>If there is more than one ad that satisfies any of the retrievals, the Web Server will invoke override processing.... If no ad is specified, the defaults will be used. These ads will play until the customer session is completed.” [pp. 38-39]</p>
	and presents said show elements to said user	<p>“After the customer is identified via the card read, ads that have been specified for this customer will be activated. The Targeted ads will play throughout the customer session.” [p. 21]</p>
39	An apparatus for transmitting advertisements to an automated teller machine (ATM), comprising: a first memory area containing a plurality of advertisements	<p>“Systems Level Flowchart” on p. 13 shows different databases and system elements for storing a plurality of advertisements and associating advertisements with customers. See, e.g., “Customer/Ad Profiles” database, “Ad Selection,” “Campaign Loader,” “Ad Database Administration,” and “IBM Mainframe.”</p> <p>“Web Server Ad Database” [p. 55]</p>
39	a link that	<p>“5. Linking Ads to Customer Profiles . . .</p>

	associates one or more of said plurality of advertisements with a user	<p>The administrator may select multiple ads for a particular customer profile. . . . The fields used on this form are:</p> <p>Customer Profile ID - the value of a defined customer profile. The system provides a list box of all customer profiles for the user to select. Multiple customer profiles may be selected</p> <p>- Campaign – the value of a defined campaign. The system provides a list box of the valid (i.e., non-expired) campaigns for the user to select. Multiple campaigns can be selected.</p> <p>- Ad Type – the type (e.g., background, targeted, teaser) of the ad. . . .</p> <p>- Ad ID – the ID of the Ad that the user wants to link to this set of customer profiles.</p> <p>- Relative Priority – the order this ad should play relative to other ads defined for this customer profile and ad type” [p. 57]</p>
39	and a processor, responsive to activation of said ATM by said user, that retrieves one or more of said plurality of advertisements from said first memory area based on said link, and transmits said one or more advertisements to said ATM	<p>“Systems Level Flowchart” on p. 13 shows different databases and system elements for storing a plurality of advertisements and associating advertisements with customers. See, e.g., “Customer/Ad Profiles” database, “Ad Selection,” “Campaign Loader,” “Ad Database Administration,” and “IBM Mainframe.”</p> <p>“After the customer is identified via the card read, ads that have been specified for this customer will be activated. The Targeted ads will play throughout the customer session.” [p. 21]</p> <p>“Once the Customer Profile is known, the Web ATM will use similar processing to select the specific ads for play as it used in the Out of Session processing:</p> <ul style="list-style-type: none"> <li>- Use the Customer Profile to obtain the ad name that has a Background ad type</li> <li>- Serve up the graphics file that is specified by that ad name</li> <li>- Use the Customer Profile to obtain the ad name that has a Targeted ad type [then Teaser ad type, then Closer ad type, then Receipt ad type]</li> <li>- Serve up the graphics file that is specified by that ad name</li> </ul> <p>If there is more than one ad that satisfies any of the retrievals, the Web Server will invoke override processing.... If no ad is specified, the defaults will be used. These ads will play until the customer session is completed.” [p. 39]</p>